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Research Paper

AWARENESS LEVEL OF YESHASVINI HEALTH INSURANCE SCHEME-A STUDY

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ABSTRACT

The Yeshasvini Health Insurance Scheme programme is one of the most important health insurance scheme introduced in Karnataka. The programme operates by the Yeshasvini Trust to take advantage of the societal capital generated by a vast network of cooperative societies in Karnataka which connects diverse rural farmers and workers of informal sector and urban areas. The present study made an attempt to analyze level of awareness to Yeshasvini Health Insurance Scheme on the basis of gender. The study used primary data from 688 respondents from four region of Karnataka. To analyze the data, the study used descriptive statistics and independent sample t-test.

KEY WORDS: Yeshasvini Health Insurance Scheme, Co-operative Societies, Rural Farmers, Informal Sector.

YESHASVINI HEALTH INSURANCE SCHEME IN KARNATAKA

Introduced in June 2003 for cooperative rural farmers and informal sector workers, the programme is a unique example of tri-sector partnership. It is a tri-sector collaborative venture between the public, private and cooperative sectors, and benefits from the expertise of each partner that best meets public needs of health insurance through the appropriate allocation of responsibilities (Kuruvilla and Liu 2007, ILO 2006, Radermacher et al 2005, IDPAD 2005, for discussion). The programme operates in the cooperative sector to take advantage of the societal capital generated by a vast network of cooperative societies in Karnataka which connects diverse rural farmers and rural informal sector workers. The State Co-operative Department mobilises membership with the help of the cooperative society network, collects revenue and oversees operations of the programme while private sector

hospitals networked with the programme provide medical services.

The Yeshasvini Cooperative Farmer Health Care Trust was registered under the Indian Trust act 1882. The Hon'ble Chief Minister of Karnataka is Chief Patron and Hon'ble Minister for Cooperation is Patron. The Government of Karnataka provides matching contribution to the Trust for implementation of the scheme.

Salient Features:-

- To avail the benefit of Yeshasvini Scheme, a person should be a member of Rural Co-operative Society of the State for a minimum period of 3 months.
- All family members of the main are eligible to avail the benefit of the scheme though they are not members of rural co-operative society
- Each beneficiary is required to pay prescribed amount of annual contribution every year. Presently



(2016-17) member contribution is Rs. 300/-

- The period of each enrollment commences from January/February and closes by June every year.
- The scheme is open to all rural co-operative society members; members of self help group/ Sthree Shakti Group having financial transaction with the Cooperative Society/ Banks, members of Weavers, Beedi Workers and Fisherman Cooperative Societies.
- The Scheme Commences from 1st of June and ends 31st May every year.
- Third Party Administrator licensed under the Insurance Regulatory and Development Authority of India (IRDA) renders administration of scheme including approval of preauthorization and claims settlement.
- The Scheme covers entire state of Karnataka particularly Rural Areas and Urban areas.
- Yeshasvini is one of the largest Self Funded Healthcare Schemes in the country

REVIEW OF LITERATURE

Most of the authors expressed in view the point of awareness of health insurance scheme; level of awareness is low in India and abroad also. Awareness of health insurance was found to be 64.0 per cent. Around 45.0 per cent of the respondents came to know about health insurance from the media which played an important role in the dissemination of information (Reshmi et al. 2007), low level of awareness and willingness to join and seven key factors are barrier in subscription of health insurance. Moreover significant association exist between the gender; age; education; occupation; income of respondents with their willingness to pay for health insurance (Sumninder Kaur Bawa and Ruchita 2011). Most of the respondents were

of the opinion that government should come out with a clear cut policy in Tuticorin District viz, Pudur and Kayathat (Kasirajan G2012). There are many factors for low penetration, some are- a. non availability of attractive health insurance products, b. lack of awareness, c. absence of stringent rules by IRDA, d. monopoly of health insurance market prior to 1999 (Jaypradha 2012).

RESEARCH METHODOLOGY

The sampling units were respondents of the Yeshasvini Health Scheme beneficiaries selected on the basis of convenience sampling method. The study was carried out by administering 688 questionnaires to the Yeshasvini Health Scheme beneficiaries. About 688 questionnaires were received from the respondents in four division of Karnataka. (Bangalore, Belgaum, Mysore and Kalaburgi division) There are two dimensions in this paper. The firstly analyze the gender wise profile of Yeshsvini Health Insurance beneficiaries. And secondly level of awareness to Yeshasvini Health Insurance Scheme on the basis of gender wise analyzed. For the analysis of this dimension the percentage method and independent sample T test is used.

OBJECTIVES OF THE STUDY

1. To study the level of awareness to Yeshasvini Health Insurance Scheme on the basis of gender;
2. To examine the gender wise profile of Yeshsvini Health Insurance Policy Holders;

HYPOTHESIS OF THE STUDY

H_0 : There is no significant difference in the perception of beneficiaries about awareness of Yeshasvini Health Insurance Scheme on the basis of gender;

H_1 : There is a significant difference in the perception of beneficiaries about awareness of Yeshasvini Health Insurance Scheme on the basis of gender;

Table-01 Region wise and Gender wise Composition of Respondents

Region Name	Male	%	Female	%
Bangalore	50	17	122	30.5
Belgaum	82	29	90	22.5
Mysore	78	27	94	23.5
Kalburgi	79	27	93	23.3
Total	289	100	399	100

(Sources: Field Survey)

The above table presents the information about gender Profile of sample respondents under Yeshasvini Health Insurance Scheme. There are 172 respondents from each division. Out of 688 respondents 289 respondents are male and 399 respondents are female.

Among the respondents female respondents are higher than male respondents.

The table discloses male respondents are high in Belgaum division, followed by Mysore and Kalburgi division and Bangalore region. And the female

respondents are high in Bangalore region, followed by Mysore division, followed by Kalburgi and Belgaum division respectively.

Out of 100 percent in male respondents 17 percent in Bangalore division, 29 percent belong to Belgaum division, 27 percent belong to Mysore division and Kalburgi division respectively. However male respondents are high in Belgaum division.

Out of 100 percent in female respondents 30.5 percent belong to Bangalore division, 22.5

percent belong to Belgaum division and 23.5 percent belong to Mysore and Kalburgi division respectively. However female respondents are high in Mysore and Kalburgi region respectively.

Level of Awareness to Yeshasvini Health Insurance Scheme:-

The perception of sample respondents towards awareness of Yeshasvini Health Insurance Scheme from the point of gender has been presented in Table 2.

Table-02
Group Statistics

Statements	Gender	N	Mean	Std Deviation
I am aware of the documents required for availing benefits	Male	289	3.2907	1.4667
	Female	399	3.2130	1.4792
I am aware that the scheme commences every year from 1 st June to 31 st may	Male	289	3.0519	1.3847
	Female	399	2.9424	1.3852
I am aware that the scheme commences every year from 1 st June to 31 st may	Male	289	3.2630	1.3869
	Female	399	3.0627	1.3813
Enrollment period for the scheme begins in January and closes by June every year	Male	289	3.1246	1.3010
	Female	399	3.0025	1.3718
It is a self funded health care scheme of Karnataka and the Government is only the regulatory body	Male	289	3.2284	1.3371
	Female	399	3.0927	1.3427
Members from other co-operative societies are also eligible to avail benefits	Male	289	3.2491	1.3097
	Female	399	3.1028	1.3231
A person should be a member of rural co-operative society for at least 3 months to avail the benefits	Male	289	2.8547	1.3409
	Female	399	2.6892	1.3066
The scheme apart from free consultation covers diagnostic services at discounted rates and all of operations	Male	289	3.0000	1.3176
	Female	399	2.9574	1.3415
No need to pay for the one time surgery in a year, if its total cost is less than 1 lakh rupees and below 2 lakhs for one time multiple surgeries per year.	Male	289	2.7232	1.3147
	Female	399	2.7343	1.2973
The Yeshasvini Scheme is essentially a surgicare scheme and does not cover medical line of treatment	Male	289	3.5363	1.3512
	Female	399	3.5614	1.2840
All supportive original documents should be submitted at the time of admission for treatment	Male	289	3.5052	1.2859
	Female	399	3.4987	1.2972
Aware of Documentation and enrollment process of the scheme	Male	289	3.6055	1.2402
	Female	399	3.5539	1.2446
Yeshasvini Health Insurance is good for mitigating health risk	Male	289	3.9619	1.0616
	Female	399	3.9248	1.0582
Information about Yeshasvini Health Insurance Scheme from co operative societies is good	Male	289	3.8685	1.0785
	Female	399	3.8371	1.1302
Aggregate		688	3.2661	0.9574

(Sources: SPSS Output)

The above table presents the information about the perception of sample respondents towards awareness of Yeshasvini Health Insurance Scheme from the point of gender has been presented. The perception of male respondents towards Yeshasvini Health Insurance Scheme was higher than that of female respondents with the average mean value of 3.9619 and 3.9248 respectively. It was interesting to note that the

male and female respondents assigned higher mean value to "Yeshasvini Health Insurance Scheme is good for mitigating health risk", of that statement.

All the perception of respondents towards awareness of Yeshasvini Health Insurance Scheme statements are more than 03 except the statements of 'A person should be a member of rural co-operative society for at least 3 months to avail the benefits', 'The

scheme apart from free consultation covers diagnostic services at discounted rates and all of operations', and No need to pay for the one time surgery in a year, if its total cost is less than 1 lakh rupees and below 2 lakhs for one time multiple surgeries per year.

The table 02 highlights the various perceptual statements concerning the awareness about Yeshasvini Health Insurance Scheme. This table shows that the mean score ranges between 2.6892 to 3.9619, and standard deviation are 1.0582 to 1.4792.

The aggregate mean score 3.2661 and standard deviation is 0.9574. The aggregate mean score 3.2661 indicates that the awareness of this scheme is low. The aggregate standard deviation is less than 1, indicates consistency in the view of the beneficiaries growing on awareness about the Yeshasvini Health Insurance Scheme.

Table 03
Group Statistics
Independent Samples T test

	N	Mean	Std Devistion	Std Error Mean
Male	289	3.3142	0.9317	.05481
Female	399	3.2313	0.9754	.04883

(Sources: SPSS Output)

Independent Sample T Test

	Levene's Test for Equality of Variances		t-test for Equality of Means			Mean Differences	Std. Error Differences
	F	Sig.	t	Df	Sig. (2-tailed)		
Equal variances assumed	1.996	0.158	1.121	686	0.263	.08288	.07395
Equal variances not assumed			1.129	636.491	0.259	.08288	.07395

(Sources: SPSS Output)

The above table shows present information about the gender wise perception towards awareness of Yeshasvini Health Insurance Scheme. The independent sample T test results show that the mean value of male is 3.3142 and female mean value is 3.2313 with a standard deviation of 0.9317 and 0.9754 respectively. Hence mean value of male respondents is higher than female respondents mean value. The T test result also show that at 5% significance level there is no significant difference in the perception towards awareness of Yeshasvini Health Insurance Scheme on the basis of gender (Statistically it is not insignificant). Hence the null hypothesis "There is no significant

Testing of Hypothesis:-

In the following paragraph, the following hypotheses have been tested using relevant statistical test and the results are as under;

Ho: There is no significant difference in the perception of beneficiaries about awareness of Yeshasvini Health Insurance Scheme on the basis of gender;

H1: There is a significant difference in the perception of beneficiaries about awareness of Yeshasvini Health Insurance Scheme on the basis of gender;

The table 03 displays the mean score, standard deviation, and standard error and other statistics for the perception held by male and female categories of respondents.

difference in the perception of beneficiaries about awareness of Yeshasvini Health Insurance Scheme on the basis of gender" accepted and alternative hypotheses "There is a significant difference in the perception of beneficiaries about awareness of Yeshasvini Health Insurance Scheme on the basis of gender" is rejected.

MAJOR FINDINGS

The following are the major findings:

- 1) There are 172 respondents from each division. Out of 688 respondents 289 respondents are male and 399 respondents are female. Among the respondents female respondents are higher than male respondents.

- 2) Male respondents are high in Belgaum division, followed by Mysore and Kalburgi division and Bangalore region in our study.
- 3) Female respondents are high in Bangalore region, followed by Mysore division, followed by Kalburgi and Belgaum division respectively.
- 4) All the perception of responds towards awareness of Yeshasvini Health Insurance Scheme statements are more than 03 except the statements of ‘A person should be a member of rural co – operative society for at least 3 months to avail the benefits’, ‘The scheme apart from free consultation covers diagnostic services at discounted rates and all of operations’, and No need to pay for the one time surgery in a year, if its total cost is less than 1 lakh rupees and below 2 lakhs for one time multiple surgeries per year.
- 5) The independent sample T test results show that the mean value of male is 3.3142 and female mean value is 3.2313 with a standard deviation of 0.9317 and 0.9754 respectively. And mean value of male respondents is higher than female respondents mean value.
- 6) The T test result also show that at 5% significance level there is no significant difference in the perception towards awareness of Yeshasvini Health Insurance Scheme on the basis of gender (Statistically it is not insignificant).

SUGGESTIONS

- 1) Female awareness level mean value is low than Male means value in our study. However awareness can be create special programmers to self help group/ Sthree Shakti group in rural and urban areas.
- 2) Conducting the awareness about the Yeshasvini Health Insurance Scheme programmes in NSS village camp from college’s students in rural and urban areas.
- 3) Conducting the training programmes about the information of the Scheme is essential to co operative society’s staffs.

CONCLUSION

Yeshasvini Health Insurance scheme operates in the Yeshasvini Trust to provide the advantage of the societal capital generated by a vast network of cooperative societies in Karnataka which connects diverse rural farmers and rural informal sector workers. The present study revealed that awareness about the Yeshasvini Health Insurance Scheme is different outlook between male and female respondents and awareness level is low about this scheme. Hence, we can conclude that the scheme level of awareness is difference perceptions are there in male and female respondents.

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